

PATENT

**RESPONSE UNDER 37 C.F.R. 1.116 - EXPEDITED  
PROCEDURE - EXAMINING GROUP 3625**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No.: 10/083,432  
Applicant(s): Hyypa et al.  
Filed: February 26, 2002  
Art Unit: 3625  
Examiner: Shah, Ameer A.  
Title: ELECTRONIC TRANSACTIONS

Confirmation No.: 6729

Docket No.: 042933/303969  
Customer No.: 00826

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY AFTER FINAL UNDER 37 CFR § 1.113**

Sir:

In response to the final Office Action dated December 13, 2006, please reconsider the above-identified application in view of the following remarks:

**Remarks/Arguments** begin on page 2 of this paper.